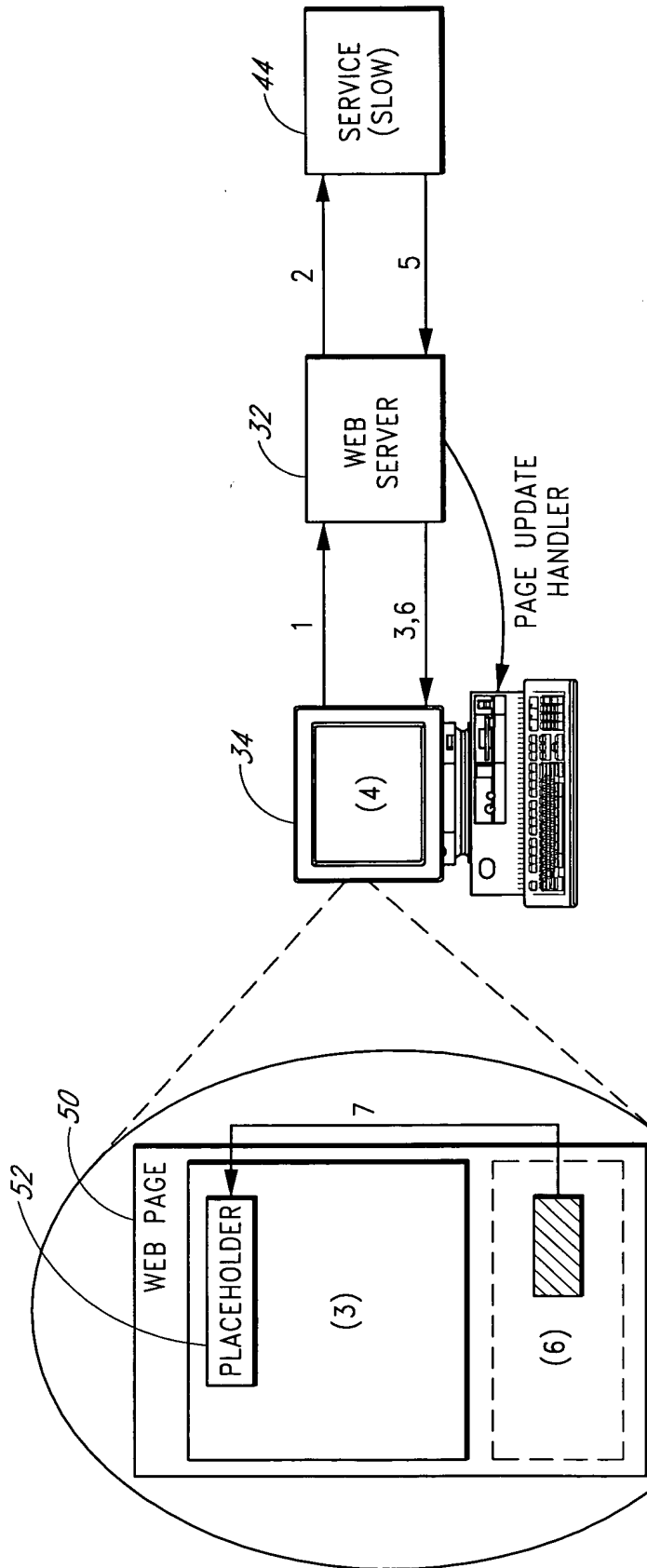


FIG. 1



1. WEB SERVER RECEIVES PAGE REQUEST FROM USER COMPUTER/BROWSER
2. WEB SERVER REQUESTS DATA FROM SERVICE
3. WEB SERVER RETURNS INITIAL PORTION OF REQUESTED PAGE (3) WITH "PLACEHOLDER"
4. USER BEGINS TO REVIEW PAGE
5. SERVICE RETURNS REQUESTED DATA
6. WEB SERVER RETURNS UPDATE PORTION OF PAGE (6) WITH FORMATTED SERVICE DATA AND CALL TO PAGE UPDATE HANDLER
7. PAGE UPDATE HANDLER RUNNING IN BROWSER REPLACES OR REPOPULATES PLACEHOLDER WITH SERVICE DATA RETURNED IN STEP 6

FIG. 2

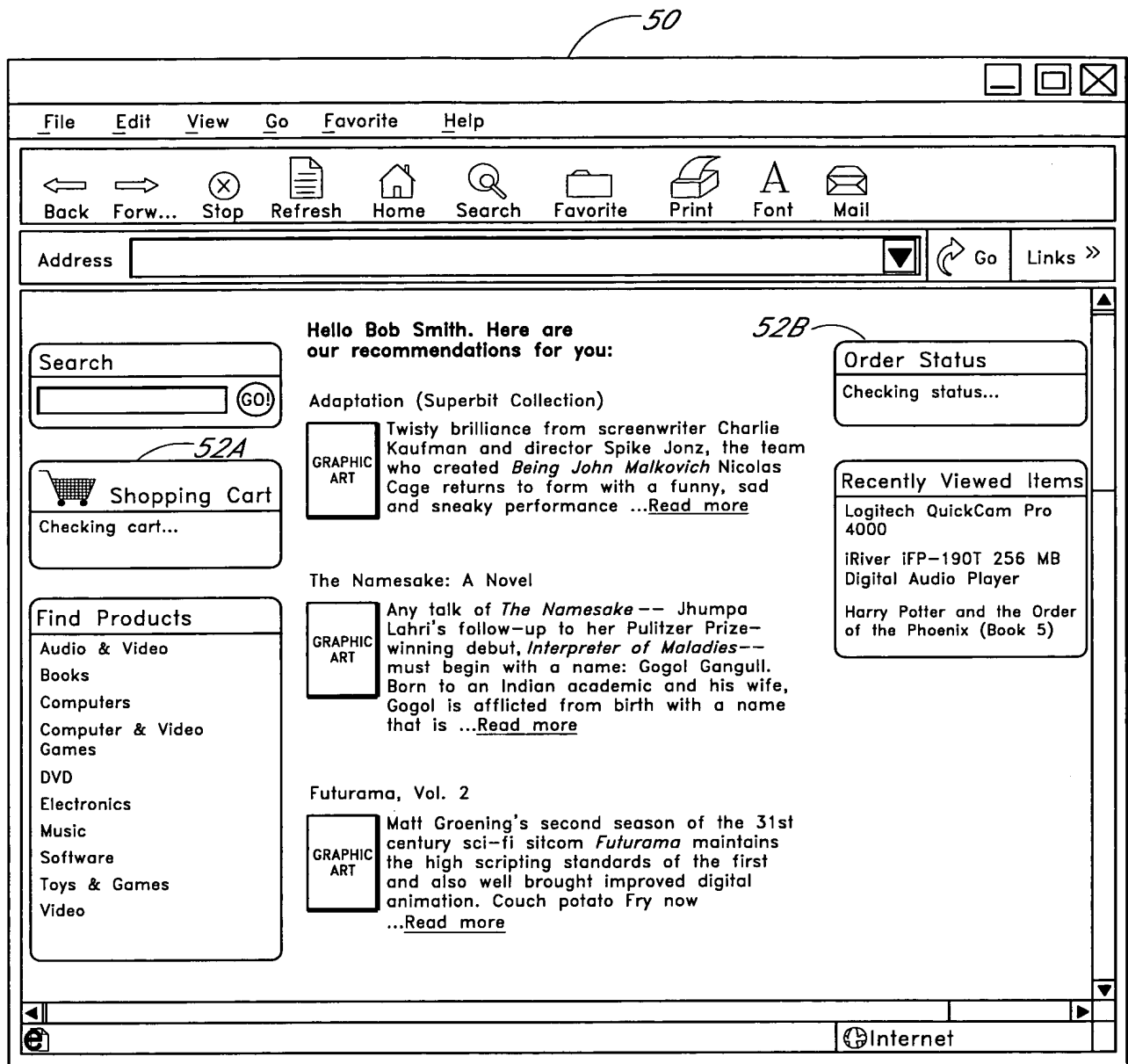


FIG. 3A

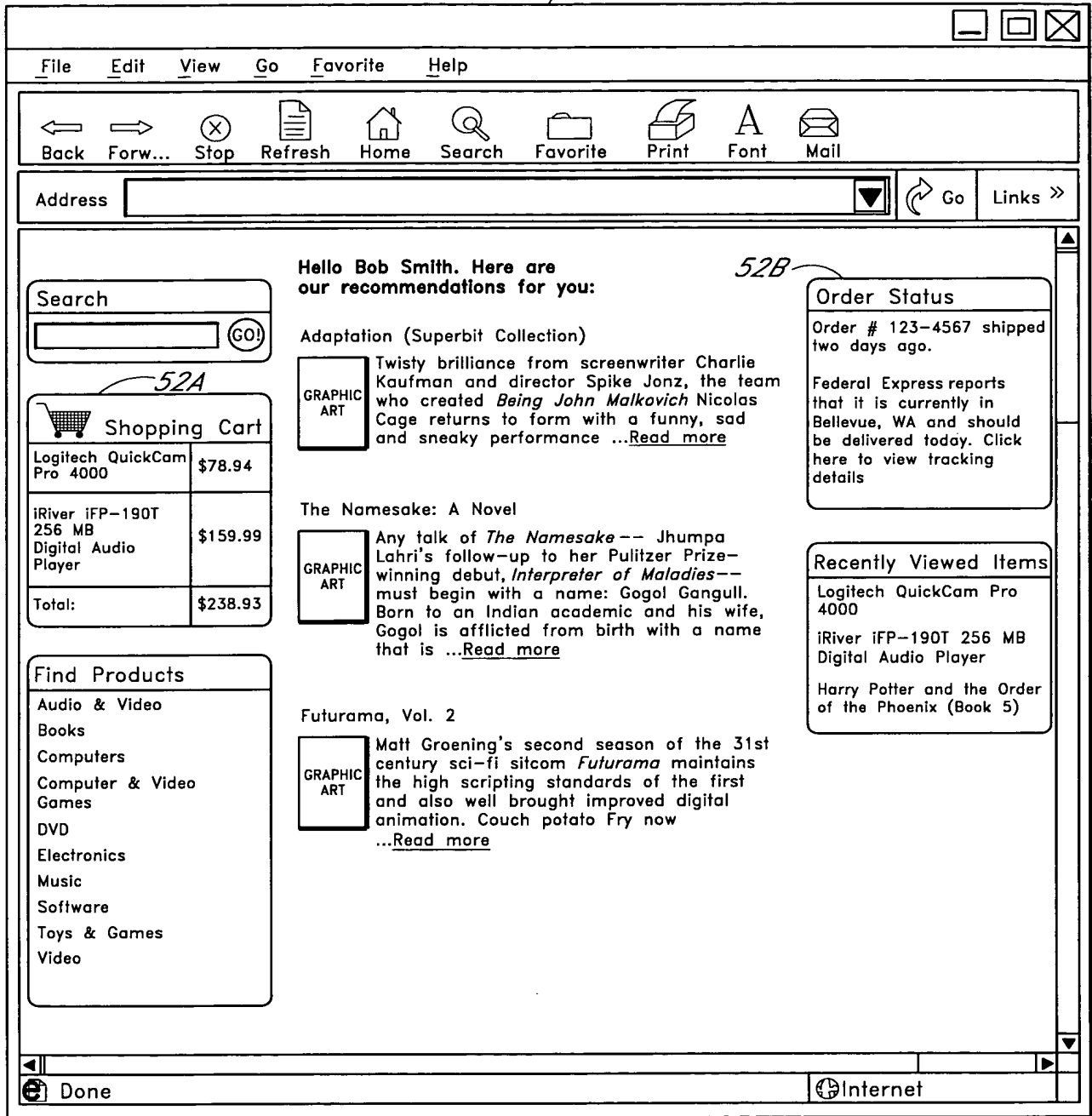


FIG. 3B

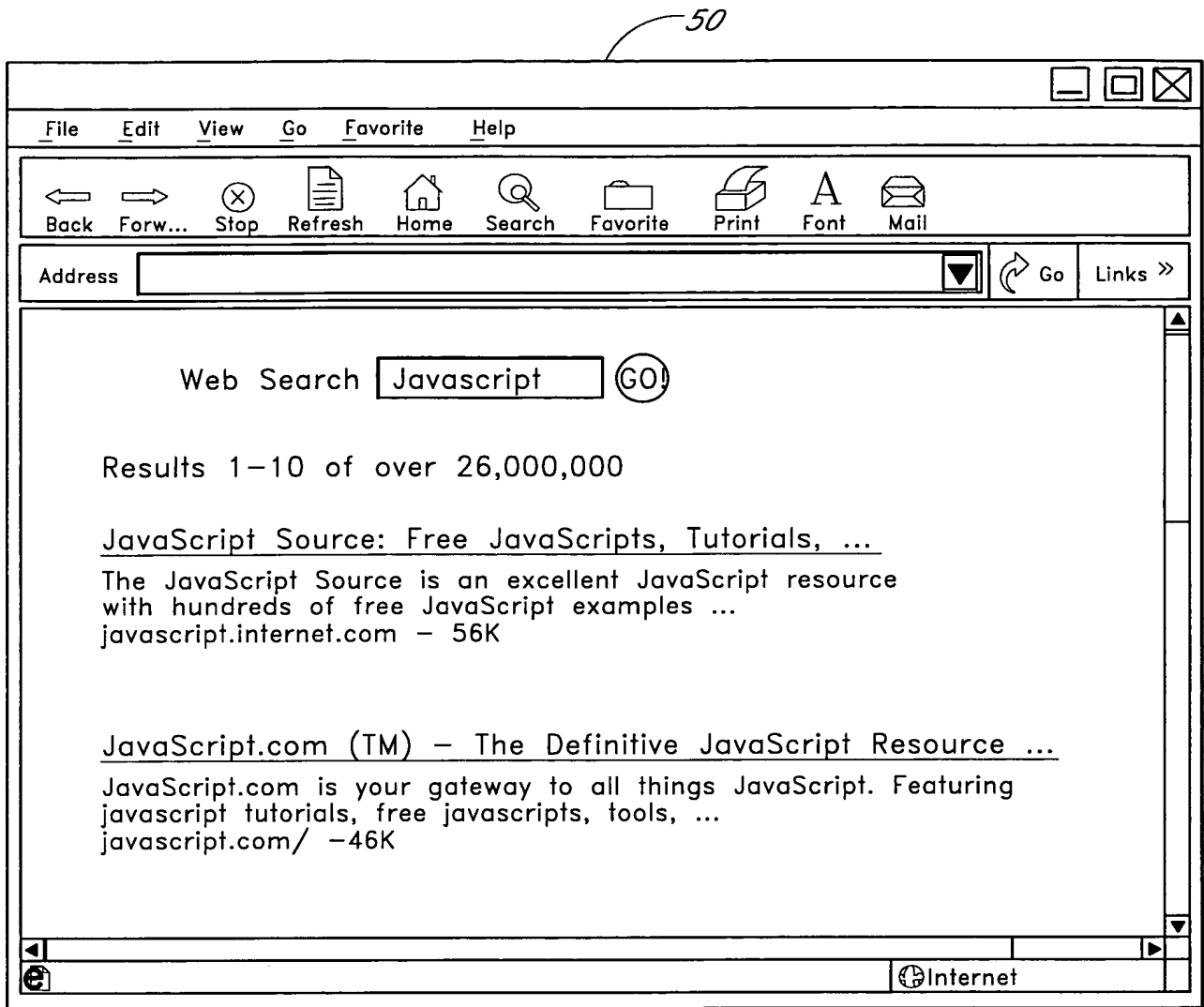


FIG. 4A

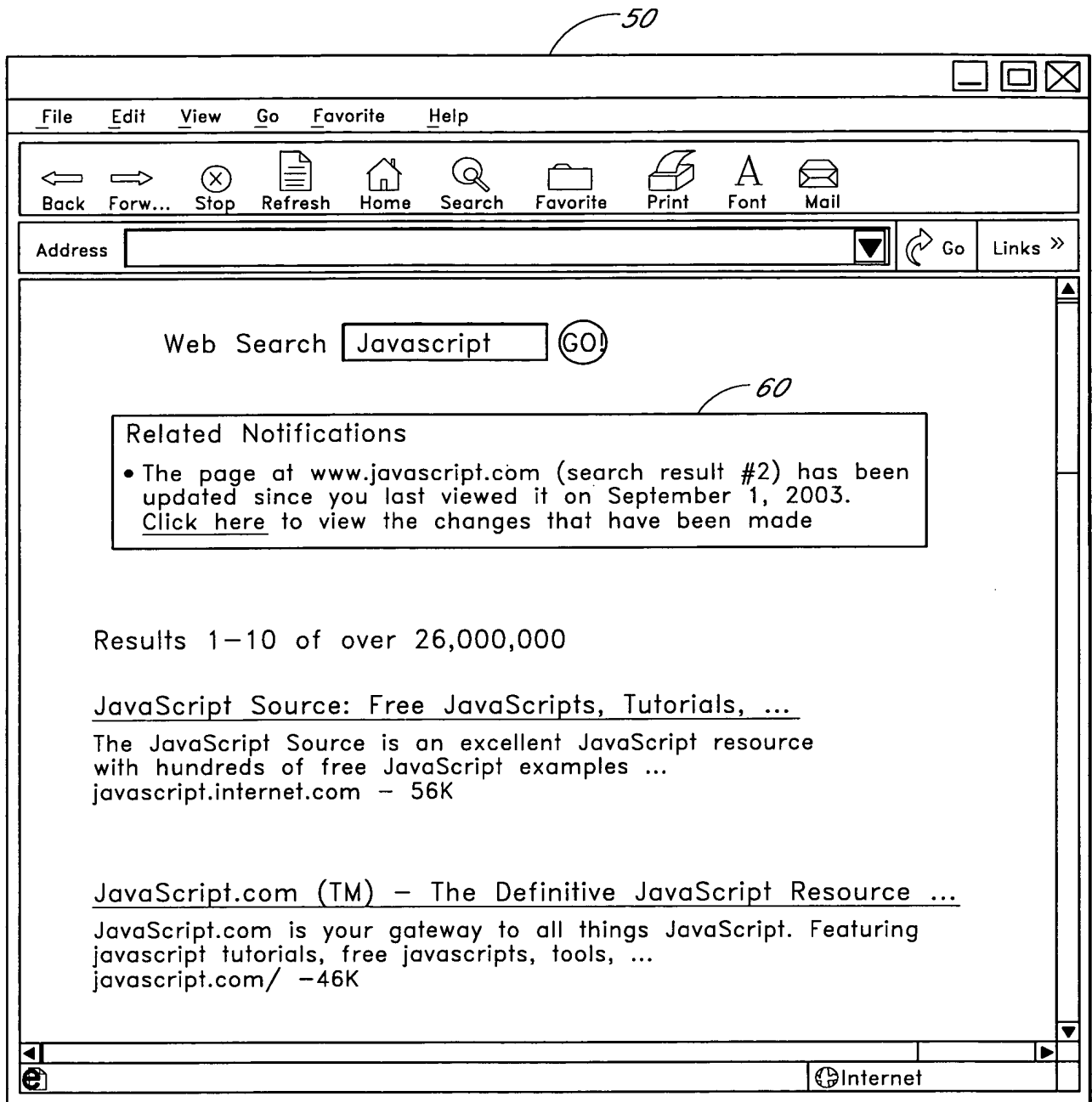


FIG. 4B

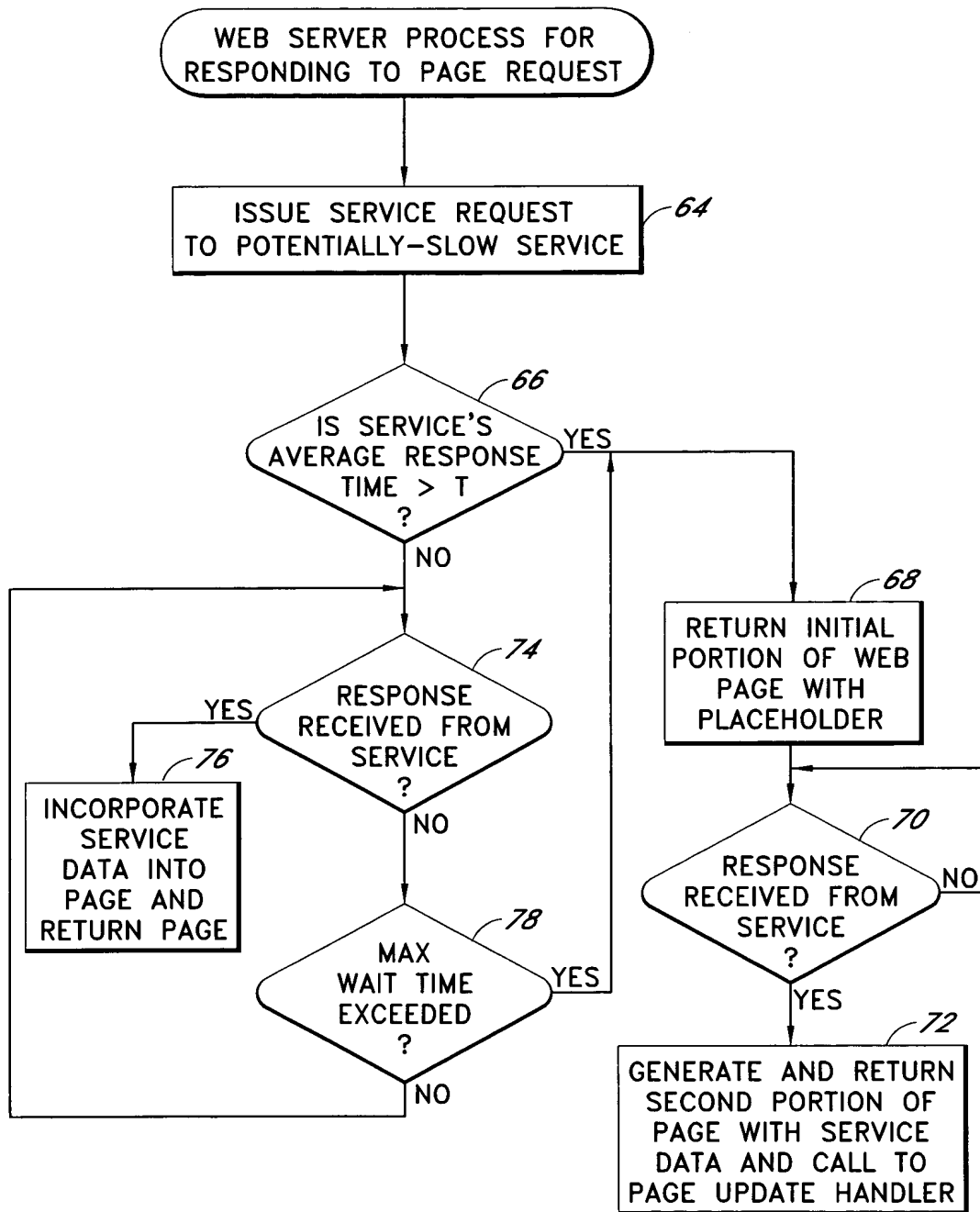


FIG. 5